

IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (Currently Amended): An automated method of evaluating an insurable risk and providing an immediate binding insurance offer to cover that risk, comprising the steps of:

- a. collecting self-reported information relating to the insurable risk from an applicant;
- b. collecting a plurality of measurements of objective information relating to the insurable risk from the applicant by measuring, in a single session at a single kiosk, physiological aspects of the applicant using [[a]] one or more medical measuring devices device, at least one of the one or more medical measuring devices performing the measurement of a physiological aspect by obtaining a sample from the applicant and performing medical analysis using the sample in the single session at the single kiosk;
- c. providing the self-reported information and the objective information collected in the single session to an automated underwriting system located in the single kiosk;
- d. evaluating and rating the insurable risk of the applicant by performing an individualized risk analysis calculation at the automated underwriting system located in the single kiosk based on the self-reported information and the objective information; and
- e. providing an insurance offer relating to a specific insurance product based on the rated insurable risk for review and acceptance by the applicant.

Claim 2 (Original): The automated method of claim 1, further comprising the step of obtaining, via electronic means, consent from the applicant to provide the self-reported and objective information to the automated underwriting system.

Claim 3 (Previously Presented): The automated method of claim 1, further comprising the step of producing a preliminary rate quote for the applicant based only upon the self-reported information.

Claim 4 (Previously Presented): The automated method of claim 1, further comprising the step of obtaining electronic authorization from the applicant for the immediate release of further objective information from at least one of a health care provider, pharmacy or pharmacy benefit manager, a consumer reporting agency and the Medical Information Bureau, and for evaluation of such objective information by the automated underwriting system.

Claim 5 (Original): The automated method of claim 1, wherein the step of collecting the self-reported information includes providing information-gathering apparatus for use by an applicant in reporting the self-reported information.

Claim 6 (Original): The automated method of claim 5, wherein said information-gathering apparatus includes at least one of a keyboard, a display, a touch screen display, and a pointing device.

Claim 7 (Original): The automated method of claim 5, wherein the step of providing information-gathering apparatus includes providing an automated application to elicit self-reported information from the applicant.

Claim 8 (Original): The automated method of claim 7, wherein the automated application includes multiple screens and multiple levels for eliciting self-reported

information from the applicant.

Claim 9 (Original): The automated method of claim 8, wherein at least one of the screens presented to the applicant in at least one of the multiple levels is selected in response to information reported by the applicant in a preceding level.

Claim 10 (Original): The automated method of claim 1, wherein the self-reported information includes at least one of applicant's age, address, citizenship, medical history, family medical history, nicotine usage, alcohol usage, drug usage, motor vehicle information, aviation information, and hazardous activities information.

Claim 11 (Previously Presented): The automated method of claim 4, wherein the objective information includes at least one of height and weight, blood pressure, pulse rate, blood cholesterol, blood glucose, evidence of drug usage, HIV exposure, tumor markers, evidence of tobacco usage, lung capacity, and evidence of kidney disease, and the further objective information includes at least one of information from the Medical Information Bureau, information relating to prescribed drugs, consumer credit information, and motor vehicle information.

Claim 12 (Original): The automated method of claim 1, further comprising the step of collecting information relating to a beneficiary of the insurance product.

Claim 13 (Original): The automated method of claim 1, further comprising the step of producing an immediate final rate quote for the applicant based upon the self-reported and

objective information.

Claim 14 (Original): The automated method of claim 13, further comprising the step of providing an insurance application relating to the insurance product.

Claim 15 (Original): The automated method of claim 14, further comprising the step of collecting information relating to payment for the insurance product if the final rate quote is accepted by the applicant.

Claim 16 (Original): The automated method of claim 14, further comprising the steps of obtaining an electronic signature from the applicant and producing a printed copy of the application and providing the copy to the applicant.

Claim 17 (Currently Amended): A system for evaluating an insurable risk and providing an immediate binding insurance offer to cover that risk, comprising:

a. means for collecting self-reported information relating to the insurable risk from an applicant;

b. means for collecting a plurality of measurements of objective information relating to the insurable risk from the applicant by measuring, in a single session at a single kiosk, physiological aspects of the applicant using one or more medical measuring means, at least one of the one or more medical measuring means performing the measurement of a physiological aspect by obtaining a sample from the applicant and performing medical analysis using the sample in the single session at the single kiosk;

c. an automated underwriting program executed in the single kiosk; and

d. means for providing the self-reported information and the objective information collected in the single session to the automated underwriting program executed in the single kiosk;

e. wherein said automated underwriting program executed in the single kiosk evaluates and rates the insurable risk of the applicant by performing an individualized risk analysis calculation based on the self-reported information and the objective information and produces a binding insurance rate quote relating to an insurance product based on the rated insurable risk to cover the risk.

Claim 18 (Original): The system of claim 17, wherein said means for collecting self-reported information comprises an automated application and information-gathering apparatus, said apparatus comprising at least one of a keyboard, a display, a touch screen display, and a pointing device for use in entering information into the automated application.

Claim 19 (Original): The system of claim 18, wherein the automated application includes multiple screens and multiple levels for eliciting self-reported information from the applicant.

Claim 20 (Original): The system of claim 19, wherein at least one of the screens presented to the applicant in at least one of the multiple levels is selected in response to information reported by the applicant in a preceding level.

Claim 21 (Original): The system of claim 17, wherein the self-reported information includes at least one of: applicant's age, address, citizenship, medical history, family medical history, nicotine usage, alcohol usage, drug usage, motor vehicle information, aviation

information, and hazardous activities information.

Claim 22 (Previously Presented): The system of claim 17, wherein the automated underwriting program comprises means for producing a preliminary rate quote for the applicant based only upon the self-reported information.

Claim 23 (Previously Presented): The system of claim 17, wherein the means for collecting objective information by measuring physiological aspects of the applicant further includes at least one of: means for measuring height and weight; means for measuring blood pressure; means for measuring pulse rate; means for measuring blood cholesterol; means for measuring blood glucose; means for detecting evidence of drug usage; means for detecting HIV exposure; means for detecting tumor markers; means for detecting evidence of tobacco usage; means for measuring lung capacity; and means for detecting evidence of kidney disease.

Claim 24 (Previously Presented): The system of claim 17, further comprises:  
means for collecting further objective information including information from the Medical Information Bureau.

Claim 25 (Previously Presented): The system of claim 24, wherein the further objective information includes information relating to prescribed drugs.

Claim 26 (Previously Presented): The system of claim 24, wherein the further objective information includes consumer credit information.

Claim 27 (Previously Presented): The system of claim 24, wherein the further objective information includes motor vehicle information.

Claim 28 (Original): The system of claim 17, wherein the automated underwriting program comprises means for producing a final rate quote for the applicant based upon the self-reported and objective information.

Claim 29 (Original): The system of claim 17, further comprising means for producing an insurance application relating to the insurance product.

Claim 30 (Original): The system of claim 29, further comprising an output device for producing a copy of the insurance application for the applicant.

Claim 31 (Currently Amended): A system for evaluating an applicant for life insurance and for providing an immediate binding insurance offer for review and acceptance by the applicant, comprising:

a. information collecting apparatus comprising a display, an automated life insurance application which can be viewed by the applicant using the display, and an input device for use by the applicant in entering self-reported information;

b. one or more medical measuring stations for collecting objective information from the applicant by measuring, in a single session at a single kiosk, physiological aspects of the applicant, at least one of the one or more medical measuring stations performing the measurement of a physiological aspect by obtaining a sample from the applicant and performing medical analysis using the sample in the single session at the single kiosk;

c. a processor, located in the single kiosk, that executes a life insurance underwriting program, which evaluates and rates the insurable risk of the applicant by performing an individualized risk analysis calculation;

d. means for inputting information from the apparatus for collecting self-reported information and the objective information from said one or more medical measuring stations in the single session at the single kiosk, to the processor located in the single kiosk for use by the life insurance underwriting program;

e. means for displaying to the applicant at least one of a preliminary quote based only upon the self-reported information and a final quote based upon both the self-reported information and the objective information; and

f. an input device for use by the applicant in acknowledging at least one of the preliminary and final quotes.

Claim 32 (Original): The system of claim 31, wherein said life insurance underwriting program provides an insurance application for review and acceptance by the applicant.

Claim 33 (Previously Presented): The system of claim 31, wherein said one or more medical measuring stations for collecting objective information from the applicant by measuring physiological aspects of the applicant include at least one of: apparatus for measuring height and weight; apparatus for measuring blood pressure; apparatus for measuring pulse rate; apparatus for measuring blood cholesterol; apparatus for measuring blood glucose; apparatus for detecting evidence of drug usage; apparatus for detecting HIV exposure; apparatus for detecting tumor markers; apparatus for detecting evidence of tobacco usage; apparatus for measuring lung capacity; and apparatus for detecting evidence of kidney



disease.

Claim 34 (Previously Presented): The system of claim 31, further comprising one or more stations for collecting further objective information from the applicant including information from the Medical Information Bureau.

Claim 35 (Previously Presented): The system of claim 34, wherein said further objective information includes information relating to prescribed drugs.

Claim 36 (Previously Presented): The system of claim 34, wherein said further objective information includes consumer credit information.

Claim 37 (Previously Presented): The system of claim 34, wherein said further objective information includes motor vehicle information.

Claim 38 (Currently Amended): A computer-based system for capturing data at a point of sale relating to mortality or morbidity risk assessment and a related insurance product, said system comprising:

a processor;

a memory;

an input device connected to the processor for use in entering data relating to an applicant, including the applicant's age, for storage in the memory;

a plurality of medical measuring stations for collecting objective medical and/or physical data from the applicant by measuring physiological aspects of the applicant in a single session at a single kiosk, at least one of the plurality of medical measuring stations

performing the measurement of a physiological aspect by obtaining a sample from the applicant and performing medical analysis using the sample in the single session at the single kiosk; and

data communications link connecting the stations to the processor;

wherein said processor is programmed to receive the objective medical and/or physical data via the data communications links, to store the received objective medical and/or physical data in the memory, and to evaluate and rate the insurable risk of the applicant by performing an individualized risk analysis calculation using the stored objective medical and/or physical data.

Claim 39 (Original): The system of claim 38, further comprising a risk assessment program for assessing a mortality or morbidity insurance risk using the stored data in the memory.

Claim 40 (Original): The system of claim 38, further comprising a data communication link for use by the processor in transmitting the data stored in the memory to a mortality or morbidity risk assessment system, and for receiving a risk assessment from the remote mortality or morbidity risk assessment system.

Claim 41 (Original): The system of claim 38, further comprising program means for generating a life insurance policy using the information stored in the memory, means for confirming an identity of the applicant, and means for receiving an electronic signature of the applicant.

Claim 42 (Original): The system of claim 38, wherein said data communications link comprises a wired or wireless data communications link.

Claim 43 (Previously Presented): The system according to claim 38, wherein at least one of the plurality of medical measuring stations includes apparatus for analyzing at least one of saliva, blood, urine and hair samples.

Claim 44 (Previously Presented): The system according to claim 38, wherein at least one of the plurality of medical measuring stations includes at least one of an apparatus for measuring blood cholesterol, blood glucose, blood pressure, heart rate, lung capacity, weight and height.

Claim 45 (Previously Presented): The system according to claim 38, wherein at least one of the plurality of medical measuring stations includes at least one of apparatus for detecting drug usage, tobacco usage, tumor markers, exposure to HIV and kidney disease.

Claim 46 (Original): The system according to claim 39, wherein said insurance risk assessment program includes at least one expert system.

Claim 47 (Previously Presented): The automated method of claim 1, wherein the medical measuring device is an Applicant operated medical measuring device.

Claim 48 (Previously Presented): The automated method of claim 1, wherein the single session is performed in a single physical location.

Claim 49 (Previously Presented): The automated method of claim 1, wherein the single session is complete before the providing step provides the objective information collected in the single session to the automated underwriting system.